

**In the Claims:**

Please cancel claims 1-6 and 9-12. Please add new claims 13-22. The claims are as follows:

1-12. (Canceled)

13. (New) A method for booking and paying a retailer comprising a Point of Sale (POS) connected to a transaction server, said method comprising:

said transaction server receiving a SMS message from a wireless device of a user, said SMS message comprising a retailer identification identifying the retailer, said transaction server comprising a retail identifier that identifies the retailer, a first user telephone number of the wireless device of the user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user;

said transaction server receiving, from a carrier transporting the SMS message to the retailer, a second user telephone number of the wireless device of the user;

said transaction server verifying that the second user telephone number matches the first user telephone number and that the retailer identification matches the retailer identifier;

after said verifying, said transaction server sending the confidential user information to the POS comprised by the retailer; and

after said sending the confidential user information, said transaction server receiving from the retailer payment information comprising a fee required to be paid by the user to the retailer

with respect to the transaction, said receiving the payment information occurring after the user had entered on the POS a second user identification identifying the user and the retailer had confirmed that the second user identification matched the first user identification.

14. (New) The method of claim 13, said method further comprising:

prior to said receiving the SMS message, said transaction server storing the first user telephone number and the confidential user information.

15. (New) The method of claim 14, said storing including storing the retailer identification.

16. (New) The method of claim 13, said method further comprising:

after said receiving from the retailer payment information, said transaction server communicating with a banking server to perform a financial settlement of the transaction based on the payment information.

17. (New) The method of claim 13, wherein the method further comprises said transaction server encrypting the confidential user information, and wherein said sending the confidential user comprises said transaction server sending the encrypted confidential user information to the POS comprised by the retailer.

18. (New) A computer program product, comprising a computer readable storage medium having program instructions stored thereon, said program instructions configured to be executed by a

processor to implement a method for booking and paying a retailer comprising a Point of Sale (POS) connected to a transaction server, said method comprising:

said transaction server receiving a SMS message from a wireless device of a user, said SMS message comprising a retailer identification identifying the retailer, said transaction server comprising a retail identifier that identifies the retailer, a first user telephone number of the wireless device of the user, and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user;

said transaction server receiving, from a carrier transporting the SMS message to the retailer, a second user telephone number of the wireless device of the user;

said transaction server verifying that the second user telephone number matches the first user telephone number and that the retailer identification matches the retailer identifier;

after said verifying, said transaction server sending the confidential user information to the POS comprised by the retailer; and

after said sending the confidential user information, said transaction server receiving from the retailer payment information comprising a fee required to be paid by the user to the retailer with respect to the transaction, said receiving the payment information occurring after the user had entered on the POS a second user identification identifying the user and the retailer had confirmed that the second user identification matched the first user identification.

19. (New) The computer program product of claim 18, said method further comprising:

prior to said receiving the SMS message, said transaction server storing the first user telephone number and the confidential user information.

20. (New) The computer program product of claim 19, said storing including storing the retailer identification.

21. (New) The computer program product of claim 18, said method further comprising:

after said receiving from the retailer payment information, said transaction server communicating with a banking server to perform a financial settlement of the transaction based on the payment information.

22. (New) The computer program product of claim 18, wherein the method further comprises said transaction server encrypting the confidential user information, and wherein said sending the confidential user comprises said transaction server sending the encrypted confidential user information to the POS comprised by the retailer.